

## ECONOMIC PRESSURE AND ITS IMPACT ON VALUE SYSTEM AMONG NIGERIAN YOUTHS

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**ABSTRACT:** *The study examined economic pressure and its impacts on value system among Nigerian youths. Participants were from Awka city, Anambra State comprising 131 youths of 63(48.1%) males, and 68(51.8%) female age-ranged 18-34 years, mean-age 25.24 and SD 5.02. Measuring instruments were Northern-O'Brien Measure of Notions of Economic Inconveniences, and Value System Scale. The study had purposive and incidental sampling methods, cross-sectional design, and MANOVA statistics. Results revealed that Economic pressure significantly impacts on "valued living" of value system among Nigerian youths at  $(F_{1, 129}) = 20.80, p < .05$ . Economic pressure also significantly impacts on "life fulfilment" of value system among Nigerian youths at  $(F_{1, 129}) = 108.92, p < .05$ . It is recommended for youths to learn skills that will make resourcefully self-reliant. This helps to reduce economic pressure which erodes value system.*

**KEYWORDS:** Economic Pressure, Value System, Nigerian Youths

### INTRODUCTION

The growing rate of value decadence among youths and even some adults in Nigeria has reached an alarming rate and become a source of worry. The problem can be attributed to certain factors such as decreased family values, weakened marriages, poor upbringing, poverty among others. The values of honesty, truthfulness, hard work, dedication, respect for elders, respect for human dignity, loyalty, humility, decent dressing, integrity, fairness, discipline, justice and discipline among others seem to be gradually diminishing in the society. What is experienced instead is socially unacceptable behaviours such as dishonesty, laziness, disrespect, injustice, disloyalty, pride, indecent dressing and indiscipline that negate what the society approves.

The effect of this on the youths is their quest for quick money through any available means. They also engage in other negative acts as Tide (2012) submitted that the Nigerian society now looms large with kidnapping activities, unemployment, bare-faced banditry, corruption, blood-letting, restiveness, religious and ethnic intolerance, and other forms of unethical dispositions. Clearly, there is a dying moral culture and an ethical failure leading to total collapse of societal values system among the youths.

Aremu (2014) stated that value system is grossly eroded, parents no longer have time to take good care of their children, due to economic pressure. Economic pressure occurs when people is facing undesirable economic times. Economic pressure is the economic situation youths are confronted with or a

temporary lack of liquidity and with the difficulties in fulfilling economic obligations on schedule and to the full extent (Davydenko, 2015). It is also a state in which youths generates inadequate revenues because it is not able to meet its economic requirements.

Research has found that economic pressure is influenced by youths' family outcomes including marital dissatisfaction and family conflict, and this relationship is moderated by contextual risk and poor value system (Voydanoff & Donnelly, 2018). More so, study proved that economic pressure is a vicious cycle which often result into poor value system, yet one of the primary factors in perpetuating economic pressure is related to family background, unemployment, unplanned spending, and so on (Wilkinson & Marmot, 2018). Youths experiencing economic pressure may have additional risk factors than their higher-income counterparts, since economic pressure is associated with higher rates of poor value system and moral decadence (Evans, 2018).

### Statement of the Problem

Globally, poor value system has reached an alarming rate. This is observed to be caused by high rate of moral decadence among the youths (Oluwagbohunmi, 2017). There seems to be different forms of unethical dispositions that have led to total collapse of this value system. The values of honesty, hard work, dedication, respect for elders, respect for human dignity, decent dressing, humility and discipline among others seem to be gradually diminishing in the society and most importantly among the youths.

Lack of respect, dishonesty, laziness, pride, indecent dressing, lack of discipline among others have taken over. These seem to be the root causes of different sorts of misdemeanour, and lack of finance that make youths get involved in negative activities such as political thuggery, crisis, violence, get rich syndrome, armed robbery, rape, prostitution and so on.

Consequently, this study was carried out to examine the impact of economic pressure on value system among Nigerian youths. This was done in order to bridge knowledge gap in interplay between economic pressure on value system. Since no study have connected the two variables together to the researcher's best of knowledge.

### **Purpose of the Study**

The purpose of the study is to examine if economic pressure will impact value system among Nigerian youths. Specifically, the following objectives were sought:

1. To determine if economic pressure will impact valued living of value system among Nigerian youths.
2. To examine whether economic pressure will impact life fulfilment of value system among Nigerian youths.

### **Research Questions**

1. Will economic pressure impact valued living of value system among Nigerian youths?
2. To what extent will economic pressure impact life fulfilment of value system among Nigerian youths?

### **Significance of the Study**

1. This study will help experts like social psychologists to understand link between economic pressure, and value system. This will enable them draft programmes that will improve value system among youths.
2. This study will also make know the path out economic pressure. With that knowledge they will learn how to embrace value system that are effective to their social and psychological wellbeing.
3. The findings of this study will help authorities religious or government to understand the extent economic pressure can affect youths value system, that might help the authorities

to décor a better plan engage the youths meaningfully in the society.

### **Operational Definition of Terms**

**Economic Distress:** This refers to economic situation undergraduates are confronted with or a temporary lack of finance and with the difficulties that ensue in fulfilling economic obligations as measured with Northern-O'Brien Measure of Notions of Economic Inconveniences by Nothern and O'brien (2007).

**Value System:** This refers to ethical and moral principles that guide individuals in fulfilling their dreams as measured with Value System Scale by Trompeter, and Klooster (2010).

## **LITERATURE REVIEW**

### **Theoretical Review**

#### **Economic Pressure**

##### **Conservation of resources (COR)**

**Theory by Hobfoll (1998, 2001):** COR theory viewed economic pressure as a process centred on the loss of important resources. According to COR theory, increasing resources is a basic human drive. Real or anticipated resource loss is expected to lead to pressure. Hobfoll (1998) posited that economic pressure occurred in three instances; when there was a threat of a loss of resources, an actual net loss of resources, and a lack of gained resources following the spending of resources.

Basically, COR theory is a motivational theory that explains much of human behaviour based on the evolutionary need to acquire and conserve resources for survival, which is central to human behavioural genetics. Like other social animals, humans must acquire and conserve both personal strengths and social bonds. Unlike other animals, however, humans can create complex tools to ensure their survival and have the advantage of complex language to communicate, which aid survival and social bonding. Thus, youth employ key resources not only to respond to stress, but also to build a reservoir of sustaining resources for times of future need.

##### **Schwartz's Theory of Value System:**

Schwartz (1992) theory views value system as trans-situational goals, varying in importance, that serve as guiding principles in the life of a person or group. What differentiates among values is their motivational content: This view integrates Rokeach's cognitive understanding

of values as goals and Allport's motivational content of values derived from his view of values as both interests and evaluative attitudes.

Schwartz (1992, 2006) suggested that five characteristics of values are common to most previous psychological approaches to values: values are beliefs linked to emotions; refer to desirable goals that motivate action; transcend specific actions and situations; serve as standards for evaluating actions, policies, people, and events; and form a relatively enduring hierarchical system ordered by importance. To this he added that the impact of values on everyday decisions is rarely conscious, and any action or attitude is guided by the relative importance of multiple, competing values, that is, by trade-offs among relevant values. Compared with values, attitudes are less abstract and less central to the self, relate to specific objects, derive their valence from the values that guide them, and do not serve as standards.

### **Empirical Review**

Sunarti, Erwini, Fadhlurrahman, and Fithriyah (2022) analysed the effect of damage, losses and economic pressures on the length of recovery of family assets experienced by families' victims of flash flood in Garut in 2016. The study used a cross-sectional method and a retrospective study involving 120 examples selected disproportionally stratified random sampling by place of residence namely in shelters and non-shelters (60 families each). The results showed that there were no significant differences between damage and losses and the duration of recovery of assets in families living in shelters and non-shores, while economic pressures were higher for families living in shelters. An important finding of the study was that the average length of asset recovery is 482 months. The regression test results showed that the higher the father's education the faster the asset recovery, while the greater the value of damage and the greater the economic pressure, the longer the asset recovery.

Sukmawati, and Puspitawati (2021) analyzed the effect of family characteristics, economic pressure, and gender roles on family resilience during the pandemic. Respondents in the study were wives from intact families with children scattered in Bogor Regency. The design of the research was a cross-sectional study with a sampling technique using purposive sampling method with a total sample

of 84 families conducted in March 2021. The data processing uses descriptive tests, correlation test, and multiple linear regression tests. The results of the study found that most of the family's economic pressure and gender roles were in the low category. However, most of the family resilience was in the high category. The results of multiple linear regression analysis showed that there was a significant negative effect of economic pressure on family resilience. There was a significant positive effect of gender roles on husband's income

Citarella et al. (2020) using data from the same sample of previous study, the paper confirmed the independent role playing by economic pressure due to Great Recession and self-efficacy in determining educational outcomes for middle school students in Southern Italy context. Additionally, the role of mastery goal orientation was tested for this study. Three basic moderation model were developed using Amos (21) and Process (13.4) for SPSS software to test (1) the moderated effect of self-efficacy in the relationship between economic pressure and outcomes; (2) the interaction between self-efficacy and mastery goal orientation in predicting outcomes; (3) the moderated effect played by self-efficacy plus mastery goal orientation in the relationship between economic pressure and outcomes. Results showed that self-efficacy does not moderated the predicting effect of economic pressure on grades and career indecision. Mastery goal orientation positively interact with self-efficacy in predicting outcomes but the moderated effect of the two added integrated constructs was not significantly.

### **Hypotheses**

The following hypotheses were formulated to guide the study:

1. Youths with high economic pressure will not significantly differ from youths with low on "value living" of value system in Nigeria.
2. Youths with high economic pressure will not significantly differ from youths with low on "life fulfilment" of value system in Nigeria.

## **METHOD**

**Participants:** The participants for this study were 131 youths drawn from Awka city, Anambra State, Nigeria. The participants comprised of 63(48.1%) males, and 68(51.8%) female. Their age ranged from 18 to 34 years. The mean age was 25.24 and standard deviation of 5.02. The educational level showed that 34(26.0%) had B. Sc, 28(21.4%) had HND, 37(38.2%) had OND/NCE, and 32(24.4%) had SSCE. The employment status 88(67.2%) were employed, and 43(32.8%) were unemployed. The occupational data revealed that 36(27.5%) were students, 30(22.9%) were businessmen, 32(24.3%) were civil servants, and 32(24.3%) were artisans. Purposive sampling technique was used to select the city, and incident sampling technique was used to participants which was used on availability, willingness, and accessibility of the participants.

**Instruments:** Two instruments were used in the study: Northern-O'Brien Measure of Notions of Economic Inconveniences and Value System Scale.

**Northern-O'Brien Measure of Notions of Economic Inconveniences by Nothern and O'brien (2007):** The NO-MONEI is a 22-item self-report questionnaire designed to measure financial stress due to employment instability; economic deprivation, employment uncertainty and economic strain. The frequency ratings use anchors that range from "never" to "all the time," and the intensity ratings use a four-point scale that ranges from "none" to "severe." Thus, the frequency score and the intensity score can range from zero to eighty-eight. The scale displayed good internal consistency, though the NO-MONEI-I scale Cronbach's alpha = 0.891. The researcher used participants of the study to conduct a pilot test and Cronbach alpha of 0.64 with norm value of mean= 49.69 and standard deviation of 8.51, and divergent validity of  $r=0.37$  was confirmed while correlating NEIS with value system scale by Trompetter, and Klooster (2010).

**Value System Scale by Trompetter, and Klooster (2010):** The scale contains 16 items designed to measure freely chosen, ongoing and dynamic 'life compass' and motivational framework for leading a meaningful life. Example Items include "know how I want to life my life", "I believe that how I behave fits with my personal wants and

desires", "I believe that I am living life to the full right now". The scale is rated on 5-point Likert from strongly disagree to strongly agree. The scale has Crobach alphas of 0.86 for valued system, and 0.86 for fulfilled living. The researcher used participants of the study to conduct a pilot test and Cronbach alpha of 0.95 for valued living with norm value of mean= 22.81 and standard deviation of 5.09, 0.82 for life fulfilment with norm value of mean= 14.77 and standard deviation of 2.93, and 0.64 for the overall scale with norm value of mean= 37.58 and standard deviation of 6.98, and divergent validity of  $r=0.51$  for valued living and  $r= 0.62$  for life fulfilment was confirmed while correlating VSS with Northern-O'Brien Measure of Notions of Economic Inconveniences by Nothern and O'brien (2007).

**Procedure:** The researcher with aid of two recruited research assistants administered copies of questionnaire to the participants. The questionnaires were administered to them while in their places of endeavour. Instructions was given to them on how to fill the questionnaire. Ethically, since the study involved the use of human participants; ethical considerations were taken into account. The purpose of the study, its objectives were explained, confidentiality of the responses given and use of the data as well as benefits and risks of participating in the study were also explained. The respondents were requested to confirm if they were willing to participate in the study. The importance of answering all the questions was emphasized.

**Design and Statistics:** The study was a cross sectional design: This design allowed the researcher to investigate groups and interaction between two or more variables. Multivariate-analysis of variance (MANOVA) was employed as appropriate statistics. The general purpose of Multivariate Analysis of variance (MANOVA) is to determine whether multiple levels of independent variables on multiple dependent variable. MANOVA also encompasses all statistical techniques that are used to analyse more than two variables at once. Because it contends with the complexity of simultaneously analysing multiple response variables.

## RESULT

**Table 1: Descriptive Statistics of Economic Pressure on Value system**

	Economic Pressure	Mean	Std. Deviation	N
Valued Living	high	25.18	4.15	51
	low	21.30	5.08	80
	Total	22.81	5.09	131
Life Fulfilment	high	17.25	2.32	51
	low	13.20	2.06	80
	Total	14.78	2.93	131

**Table 2: Multivariate Analysis of Variance of Economic Pressure on Value system**

Source	Dependent Variable	Type III Sum of Squares	Df	Mean Square	F	Sig.	Partial Eta Squared
Corrected Model	Valued living	468.02 <sup>a</sup>	1	468.02	20.80	.000	.139
	Life fulfilment	512.09 <sup>b</sup>	1	512.09	108.92	.000	.458
Economic pressure	Valued living	468.02	1	468.01	20.80	.000	.139
	Life fulfilment	512.09	1	512.09	108.92	.000	.458
Error	Valued living	2902.21	129	22.50			
	Life fulfilment	606.49	129	4.70			
Total	Valued living	71524.00	131				
	Life fulfilment	29730.00	131				

From 1 and 2 above, the result indicated that first hypothesis which stated that youths with high economic pressure will not significantly differ from youths with low on valued living of value system in Nigeria was not confirmed at  $(F_{1, 129}) = 20.80, p < .05$ , with mean differences and standard deviation within the economic pressure:  $M = 25.18, SD = 4.15$  (high) and  $M = 21.30, SD = 5.08$  (low),  $N = 131$ . This means that youths with high economic pressure experience high valued living of value system than youths with low economic pressure experience at 13.9%.

The second hypothesis which stated that youths with high economic pressure will not significantly differ from youths with low on life fulfilment of value system in Nigeria was not confirmed at  $(F_{1, 129}) = 108.92, p < .05$  with mean differences and standard deviation within the economic pressure:  $M = 17.25, SD = 2.32$  (high) and  $M = 13.20, SD = 2.06$  (low),  $N = 131$ . This means that youths with high economic pressure experience high life fulfilment of value system than youths with low economic pressure experience at 45.8%.

### Summary of Findings

1. Economic pressure impacts valued living of value system among youths.
2. Economic pressure impacts life fulfilment of value system among youths.

### DISCUSSION

The result indicated that first hypothesis which stated that youths with high economic pressure will not significantly differ

from youths with low on valued living of value system in Nigeria was not confirmed. This means that youths with high economic pressure experience high valued living of value system than youths with low economic pressure experience. That means as economic pressure increases valued living of value system increases.

This agrees with Sunarti, et al. (2022) findings that indicated that there were no significant differences between damage and losses and the duration of recovery of assets in families living in shelters and non-shores, while economic pressures were higher for families living valued life. shelters. Sunarti, et al. (2022) also affirmed that the higher the father's education the higher the value system and assets. The finding also agrees with study Zhong, et al. (2021) stated that the pressure to reach economic growth targets has led to an upsurge in an increase in the output of some individuals thereby often affect their health and value system. This implies that economic pressure validates youths valued living. Perhaps it forces some youths to try hard to change the family narration from nobody's family to somebody's family.

Theoretically, it confirmed Schwartz (1992) views that stated that trans-situational goals, varying in importance, that serve as guiding principles in the life of a person or group. That these principles are beliefs linked to emotions; refer to desirable goals that motivate action; transcend specific actions and situations; serve as standards for evaluating actions, policies, people, and events; and form

a relatively enduring hierarchical system ordered by importance. To this he added that the impact of values on everyday decisions is rarely conscious, and any action or attitude is guided by the relative importance of multiple, competing values, that is, by trade-offs among relevant values.

The second hypothesis which stated that youths with high economic pressure will not significantly differ from youths with low on life fulfilment of value system in Nigeria was not confirmed. This means that youths with high economic pressure experience high life fulfilment of value system than youths with low economic pressure experience. This denotes that as economic pressure increases life fulfilment of value system increases. This is in line with Sukmawati, and Puspitawati (2021) study that found that most of the family's economic pressure and gender roles were in the low category. However, most of the family value system was in the high category.

Sukmawati, and Puspitawati (2021) further noted that there was a significant negative effect of economic pressure on life fulfilment. The finding is also in line with Citarella et al. (2020) study that confirmed that moderated effect of self-efficacy in the relationship between economic pressure and life fulfilment. However, the interaction between self-efficacy and mastery goal orientation in predicting value system. Resource-rich youth are expected to be better able to use effective strategies than youth who possess less (adequate) resources, and hence the latter group is expected to be more vulnerable to get trapped into economic pressure and possible poor life fulfilment and value system (Hobfoll, 2003).

### **Implications of the Study**

1. The study findings have showed that economic pressure affect valued living. This predicts some of the unwholesome conducts of youths.
2. The study outcome will help the youths to know how live a fulfilled life even in the midst economic pressure.
3. The study outcome will help parents to put in their best in raising youths with moral values and integrity with that moral decadence will reduced to the barest minimum. Since family is

known first agent of socialization in the system.

4. Theoretical this study will enhance theories reviewed in this study such as conservation of resources theory by Hobfoll (2001) that viewed economic pressure as a process centred on the loss of important resources like value system. According to COR theory, increasing resources is a basic human drive (valued life and life fulfilment).

### **Conclusion**

The investigated impact of economic pressure on value system. In the study, problem statement was stated adequately, purpose of the study, and research questions detailed which leads to theoretical and empirical review that form the basis for the formulation of the hypotheses of the study. Consequently, the study concludes that economic pressure impacts value system dimensions (valued living and life fulfilment).

### **Recommendations**

1. Psycho-education about economic pressure is needed. This education will centered on what economic pressure entails, the consequences, and how to navigate it to avoid the detrimental effects associated economic pressure.
2. Psychologists should organize seminar/workshop for youths to teach them about value system, the trajectory of the system and how to improve on value system. This will help avert poor development of value system among the youths in the society.
3. Parents should model life worthy of emulation like living of honest instead of a lie. This will make the youths understand that life is not all about money but value added to one's life, neighbourhood, and society at large.
4. Youths should think of how to economic pressure free life, since men are caught in the web of their desires and ambition which often leads to heavy psychological burden to the individuals and family.
5. Youths also need to learn skills that will make them to earn more money apart from allowances given to them by significant others. With that they will be able to conquer economic

pressure that often push them into poor value system.

### Limitations of the Study

Samples for the study were only youths living in Anambra State, which invariably affects generalization of the study.

### Suggestions for Further Studies

It is suggested that future studies should use a larger sample extending to other provinces in the country. This will lead to generalization of results and contribute to the improve value system.

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**Northern-O'Brien Measure of Notions of Economic Inconveniences**

(1) Never, (2) Sometimes, (3) Often, or (4) All of the time.

S/N	Items	1	2	3	4
1	Being behind on payments				
2	Having a low credit score				
3	Being contacted by creditors				
4	Having to declare bankruptcy				
5	Not having any emergency money (e.g. savings accounts, investments)				
6	Living pay check to pay check				
7	Getting something repossessed				
8	Being in a job where work isn't steady/predictable				
9	Barely making enough money to cover expenses				
10	Not making enough money to be able to cover unexpected expenses				
11	Worrying about having enough money to retire				
12	Knowing you make less money than most of your peers				
13	Having large debt				
14	Having loans with high interest rates				
15	Being turned down for a loan				
16	Holiday expenses				
17	Personal expenses				
18	Losing a job				
19	Investments decrease in value				
20	Having to borrow money from family/friends				
21	Service is turned off due to being behind in payments				
22	Paying taxes				

Source: Northern, J.J. and O'Brien, W.H. (2007)

**Value System Scale**

1 (=‘completely disagree’) to 5 (=‘completely agree’).

S/N	Items	1	2	3	4	5
	<b>Valued Living</b>					
1	I have values that give my life more meaning					
2	I know what motivates me in life					
3	I believe that I've found important values to live according to.					
4	I make choices based on my values, even if it is stressful					
5	I know exactly what I want to do with my life					
6	I know how I want to live my life.					
7	I know what I want to do with my life.					
8	I believe that my values are really reflected in my behaviour					
9	I believe that how I behave fits in with my personal wants and desires					
10	My emotions don't hold me back from doing what's important to me.					
	<b>Life Fulfilment</b>					
11	I live the way I always intended to live.					
12	I am satisfied with how I live my life.					
13	Nothing can stop me from doing something that's important to me.					
14	I believe that I am living life to the full right now.					
15	I make time for the things that I consider important.					
16	I feel that I am living a full life.					

Source: Trompetter, H., & Klooster, P.T. (2010).